

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Christina M Burns**  
Debtor(s)

Bankruptcy Case No.: 17-24976-GLT  
Issued Per 6/11/2020 Proceeding  
Chapter: 13  
Docket No.: 74 - 58  
Concil. Conf.: June 11, 2020 at 10:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated January 20, 2020 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,114.00 as of June, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Jun. 11, 2020 at 10:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 11 of PennyMac Laon with payment changes of record .
- ☐ H. Additional Terms:

**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

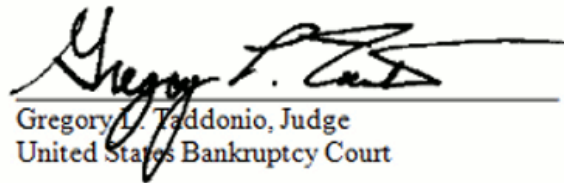
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge  
United States Bankruptcy Court

Dated: June 17, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Christina M Burns  
 Debtor

Case No. 17-24976-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dbas  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jun 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2020.

db +Christina M Burns, 4041 Logans Ferry Road, Monroeville, PA 15146-1337  
 cr +County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor,  
 Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14753744 +1st National Bank, 4140 E. State Street, Hermitage, PA 16148-3401  
 14743647 +Barclay Bank, 125 S. West Street, Wilmington, DE 19801-5014  
 14753746 +Cenlar FSB, 425 Phillips Blvd., Trenton, NJ 08618-1430  
 14771036 +County of Allegheny, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,  
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101  
 14753750 DSNB/Macy's, PO Box 8218, Monroe, OH 45050  
 14753747 +David Burns, 4041 Logans Ferry Rd., Monroeville, PA 15146-1337  
 14753748 +Discover Personal Loans, PO Box 15316, Wilmington, DE 19850-5316  
 14776917 +Dollar Bank FSB, c/o Dollar Bank Collections Dept., 2700 Liberty Ave.,  
 Pittsburgh, PA 15222-4700  
 14753749 Dollar Savings, 3 Gateway Center, Pittsburgh, PA 15222  
 15204812 First National Bank of Pennsylvania, c/o Elizabeth L. Slaby, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 14760065 First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC,  
 One Gateway Center, 9th Floor, Pittsburgh, PA 15222  
 14760064 +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
 14753751 +Lending Club Corporation, 21 Stevenson Ste. 300, San Francisco, CA 94105-2706  
 14780644 +MORTGAGE RESEARCH CENTER, LLC ET. AL., C/O Cenlar FSB, Attn: BK Department,  
 425 Phillips Blvd., Ewing, NJ 08618-1430  
 14963291 +PENNYMAC LOAN SERVICES, LLC., P.O. BOX, 6101 CONDOR DR., SUITE 200,  
 MOORPARK, CA 93021-2602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14770231 E-mail/Text: bnc-quantum@quantum3group.com Jun 18 2020 04:46:19  
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 14750256 +E-mail/Text: dplbk@discover.com Jun 18 2020 04:48:17 Discover Personal Loans,  
 PO Box 30954, Salt Lake City, UT 84130-0954  
 14778601 +E-mail/Text: kbarkley@bernsteinlaw.com Jun 18 2020 04:48:41 Duquesne Light Company,  
 c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 14765781 +E-mail/Text: bk@lendingclub.com Jun 18 2020 04:48:22 LendingClub Corporation,  
 71 Stevenson Street, Suite 1000, San Francisco, CA 94105-2967  
 14775423 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 18 2020 04:53:13  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14744835 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jun 18 2020 04:51:22  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14753838 E-mail/Text: bnc-quantum@quantum3group.com Jun 18 2020 04:46:19  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14753752 +E-mail/PDF: gecsed@recoverycorp.com Jun 18 2020 04:52:48 SYNCB/Levin, PO Box 965036,  
 Orlando, FL 32896-5036  
 14753753 +E-mail/PDF: gecsed@recoverycorp.com Jun 18 2020 04:52:50 SYNCB/Sam's Club, PO Box 965005,  
 Orlando, FL 32896-5005

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Cenlar FSB as servicer for Mortgage Research Cente  
 cr Duquesne Light Company  
 cr Mortgage Research Center, LLC et. al.  
 cr PENNYMAC LOAN SERVICES, LLC, C/O POWERS, KIRN & ASSOCIATES, LLC,  
 8 NESHAMINY INTERPLEX DRIVE SUITE 215  
 cr PENNYMAC LOAN SERVICES, LLC  
 cr\* +First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14753745\* +Barclay Bank, 125 S. West Street, Wilmington, DE 19801-5014

TOTALS: 5, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: dbas  
Form ID: 149

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Total Noticed: 27

Date Rcvd: Jun 17, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2020 at the address(es) listed below:

Beth L. Slaby on behalf of Creditor First National Bank of Pennsylvania  
bslaby@grenenbirsic.com, mcupec@grenenbirsic.com  
David W. Raphael on behalf of Creditor First National Bank of Pennsylvania  
raphaeld@fnb-corp.com  
Harry B. Reese on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bankruptcy@powerskirn.com  
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
James Warmbrodt on behalf of Creditor Cenlar FSB as servicer for Mortgage Research Center,  
LLC d/b/a Veterans United Home Loans, a Missouri Limited Liability Company  
bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor County of Allegheny jhunt@grblaw.com,  
cnoroski@grblaw.com  
Jerome B. Blank on behalf of Creditor Mortgage Research Center, LLC et. al. pawb@fedphe.com  
Jill Manuel-Coughlin on behalf of Creditor PENNYMAC LOAN SERVICES, LLC  
bankruptcy@powerskirn.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com  
Scott R. Lowden on behalf of Debtor Christina M Burns niclowlgl@comcast.net  
Thomas Song on behalf of Creditor Mortgage Research Center, LLC et. al. pawb@fedphe.com  
TOTAL: 14